

**From:** "Tim Cain" <tcain@fsbbancorp.com> on 01/30/2004 12:20:29 PM  
**Subject:** Regulation Z - Truth in Lending

This email is in response to the Federal Reserve proposal that would significantly change what constitutes "clear and conspicuous" in the disclosures required by Regulations B, E, M, Z and DD. Community bankers like myself believe that these proposals will impose a significant and expensive burden. In addition, these proposals: may be LESS helpful to consumers; the reg's affected by this proposal are different from Reg P and are not suited to this approach; the Board has not identified a problem with existing reg's and disclosures to justify the compliance burden and potential liability. We urge you NOT to implement this proposal!

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